

Fill in this information to identify the case:

Debtor 1

Scott A. Treadwell

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District ofPennsylvania

(State)

Case number 19-24220-CMB

Form 4100R

Response to Notice of Final Cure Payment**10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of Creditor: Lakeview Loan Servicing, LLC

Court claim no. (if known):

4Last 4 digits of any number you use to identify the debtor's account: XXXXXX8552

Property address:

4435 Marywood Dr

Number Street

Monroeville, PA 15146

City

State

ZIP Code

Part 2: Pre-petition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: _____

MM/DD/YYYY

- ☒ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:

(a) \$ 2,905.18

b. Total fees, charges, expenses, escrow, and costs outstanding

+(b) \$ 0.00c. **Total.** Add lines a and b(c) \$ 2,905.18

Creditor asserts that the debtor(s) are contractually
Obligated for the post-petition payment(s) that first became
Due on:

01/01/2025

MM/DD/YYYY

**Post-petition payments due are from 1/1/2025-2/1/2025
@\$1,452.59.**

Debtor 1

Scott A. Treadwell

First Name Middle Name Last Name

Case number 19-24220-CMB

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X

/s/Kinnera Bhoopal

Signature

Date 02/25/2025

Print

Kinnera Bhoopal

First Name Middle Name Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address

325 Chestnut Street, Suite 725

Number Street

Philadelphia, PA 19106

City State Zip Code

Contact phone (312) 348-9088 X5172

Email Kinnera.Bhoopal@mccalla.com

In Re: Scott A. Treadwell

Bankruptcy Case No.: 19-24220-CMB
Chapter: 13
Judge: Carlota M. Bohm

CERTIFICATE OF SERVICE

I, Kinnera Bhoopal, of McCalla Raymer Leibert Pierce, LLP, 325 Chestnut Street, Suite 725, Philadelphia, PA 19106, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Scott A. Treadwell
4435 Marywood Drive
Monroeville, PA 15146

Lauren M. Lamb
Steidl & Steinberg, P.C.
436 7th Ave.
Koppers Building
Suite 322
Pittsburgh, PA 15219
(served via ECF Notification)

Ronda J. Winnecour, Trustee
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
(served via ECF Notification)

Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222
(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 02/25/2025 By: /s/Kinnera Bhoopal
(date) Kinnera Bhoopal,
Authorized Agent for the Creditor

Loan Number	
Debtor	Treadwell
BK filed date	10/30/2019
BK Case #	19-24220
Post Next Due	1/1/2025
Suspense	\$ -

Filed POC - First Post Payment			
Payment Changes	Filed Date	Effective Date	Amount
POC	12/18/2019	11/1/2019	\$1,371.64
PCN	9/24/2020	11/1/2020	\$1,387.07
PCN	11/9/2020	12/1/2020	\$1,387.07
PCN	11/5/2021	12/1/2021	\$1,386.24
PCN	11/6/2022	12/1/2022	\$1,392.34
PCN	11/8/2023	12/1/2023	\$1,409.67
PCN	10/28/2024	12/1/2024	\$1,452.59

Date Received	Amount Received		Amount Due	Post-Petition Due date	Suspense Balance
1/28/2020	\$3,803.48		\$1,371.64	11/1/2019	\$2,431.84
			\$1,371.64	12/1/2019	\$1,060.20
2/25/2020	\$1,523.51		\$1,371.64	1/1/2020	\$1,212.07
3/23/2020	\$1,523.51		\$1,371.64	2/1/2020	\$1,363.94
4/27/2020	\$1,523.50		\$1,371.64	3/1/2020	\$1,515.80
5/26/2020	\$1,463.15		\$1,371.64	4/1/2020	\$1,607.31
6/26/2020	\$2,194.72		\$1,371.64	5/1/2020	\$2,430.39
7/29/2020	\$1,463.14		\$1,371.64	6/1/2020	\$2,521.89
8/25/2020	\$731.57		\$1,371.64	7/1/2020	\$1,881.82
9/28/2020	\$2,194.72		\$1,371.64	8/1/2020	\$2,704.90
10/26/2020	\$1,410.02		\$1,371.64	9/1/2020	\$2,743.28
11/24/2020	\$1,371.64		\$1,371.64	10/1/2020	\$2,743.28
12/21/2020	\$1,371.64		\$1,387.07	11/1/2020	\$2,727.85
1/25/2021	\$1,371.64		\$1,387.07	12/1/2020	\$2,712.42
2/22/2021	\$1,371.64		\$1,387.07	1/1/2021	\$2,696.99
3/26/2021	\$1,371.64		\$1,387.07	2/1/2021	\$2,681.56
4/26/2021	\$1,371.64		\$1,387.07	3/1/2021	\$2,666.13
5/25/2021	\$1,371.64		\$1,387.07	4/1/2021	\$2,650.70
6/25/2021	\$1,371.64		\$1,387.07	5/1/2021	\$2,635.27
			\$1,387.07	6/1/2021	\$1,248.20
7/26/2021	\$1,371.64		\$1,387.07	7/1/2021	\$1,232.77
8/26/2021	\$1,371.64		\$1,387.07	8/1/2021	\$1,217.34
9/24/2021	\$1,371.64		\$1,387.07	9/1/2021	\$1,201.91
10/25/2021	\$1,371.64		\$1,387.07	10/1/2021	\$1,186.48
11/22/2021	\$1,371.64		\$1,387.07	11/1/2021	\$1,171.05
12/23/2021	\$1,371.64		\$1,386.24	12/1/2021	\$1,156.45
1/26/2022	\$1,601.43		\$1,386.24	1/1/2022	\$1,371.64
2/23/2022	\$1,371.64		\$1,386.24	2/1/2022	\$1,357.04
3/25/2022	\$1,371.64		\$1,386.24	3/1/2022	\$1,342.44
4/26/2022	\$1,371.64		\$1,386.24	4/1/2022	\$1,327.84
5/25/2022	\$1,371.64		\$1,386.24	5/1/2022	\$1,313.24
6/27/2022	\$1,459.24		\$1,386.24	6/1/2022	\$1,386.24
7/26/2022	\$1,386.24		\$1,386.24	7/1/2022	\$1,386.24

8/24/2022	\$1,386.24		\$1,386.24	8/1/2022	\$1,386.24
9/27/2022	\$1,386.24		\$1,386.24	9/1/2022	\$1,386.24
10/25/2022	\$1,282.44		\$1,386.24	10/1/2022	\$1,282.44
11/23/2022	\$1,490.04		\$1,386.24	11/1/2022	\$1,386.24
12/22/2022	\$1,386.24		\$1,392.34	12/1/2022	\$1,380.14
1/26/2023	\$1,404.54		\$1,392.34	1/1/2023	\$1,392.34
2/23/2023	\$1,263.68		\$1,392.34	2/1/2023	\$1,263.68
3/28/2023	\$1,521.00		\$1,392.34	3/1/2023	\$1,392.34
4/25/2023	\$1,259.49		\$1,392.34	4/1/2023	\$1,259.49
5/25/2023	\$1,188.10		\$1,392.34	5/1/2023	\$1,055.25
6/26/2023	\$1,729.43		\$1,392.34	6/1/2023	\$1,392.34
7/25/2023	\$1,392.34		\$1,392.34	7/1/2023	\$1,392.34
8/25/2023	\$1,392.34		\$1,392.34	8/1/2023	\$1,392.34
9/26/2023	\$1,392.34		\$1,392.34	9/1/2023	\$1,392.34
10/25/2023	\$1,336.37		\$1,392.34	10/1/2023	\$1,336.37
11/27/2023	\$1,448.31		\$1,392.34	11/1/2023	\$1,392.34
12/21/2023	\$1,392.34		\$1,409.67	12/1/2023	\$1,375.01
1/26/2024	\$1,392.34		\$1,409.67	1/1/2024	\$1,357.68
2/26/2024	\$1,392.34		\$1,409.67	2/1/2024	\$1,340.35
3/26/2024	\$1,392.34		\$1,409.67	3/1/2024	\$1,323.02
4/25/2024	\$1,496.32		\$1,409.67	4/1/2024	\$1,409.67
5/29/2024	\$1,409.67		\$1,409.67	5/1/2024	\$1,409.67
6/25/2024	\$1,409.67		\$1,409.67	6/1/2024	\$1,409.67
7/25/2024	\$1,409.67		\$1,409.67	7/1/2024	\$1,409.67
8/26/2024	\$1,409.67		\$1,409.67	8/1/2024	\$1,409.67
9/25/2024	\$1,409.67		\$1,409.67	9/1/2024	\$1,409.67
10/25/2024	\$2,819.34		\$1,409.67	10/1/2024	\$2,819.34
11/25/2024	\$42.92		\$1,409.67	11/1/2024	\$1,452.59
			\$1,452.59	12/1/2024	\$0.00
					\$0.00
					\$0.00
		Due	\$1,452.59	1/1/2025	(\$1,452.59)
		Due	\$1,452.59	2/1/2025	(\$2,905.18)
					(\$2,905.18)
					(\$2,905.18)
					(\$2,905.18)